

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-10142**

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/24/09.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Joseph Martin Kretzschmar  
308 7th Ave SE  
Clark, SD 57225

Emily Ruth Kretzschmar  
fka Emily Ruth Kennedy  
fka Emily Ruth Cunningham  
308 7th Ave SE  
Clark, SD 57225

**Case Number:**

09-10142

**Social Security/Taxpayer ID Numbers:**

xxx-xx-8734  
xxx-xx-2553

**Attorney for Debtor(s):**

Bruce P. Bauer  
100 S. Maple, Suite 312  
Watertown, SD 57201  
Telephone number: 605-886-5360

**Bankruptcy Trustee:**

Forrest C. Allred  
14 Second Ave SE Ste 200  
Aberdeen, SD 57401  
Telephone number: 605-225-3933

**Meeting of Creditors:**

Date: **July 30, 2009**Time: **03:00 PM**

Location: **115 4th Ave SE, Rm 206-7, Federal  
Building, Aberdeen, SD 57401**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:**  
**9/28/09**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

225 S. Pierre St., Room 203  
Pierre, SD 57501-2463  
Telephone number: 605-945-4460  
[www.sdb.uscourts.gov](http://www.sdb.uscourts.gov)

**For the Court:**

Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 6/25/09

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

— Refer to Other Side for Important Deadlines and Notices —

**CERTIFICATE OF NOTICE**District/off: 0869-1  
Case: 09-10142User: msem  
Form ID: b9aPage 1 of 2  
Total Noticed: 47

Date Rcvd: Jun 25, 2009

The following entities were noticed by first class mail on Jun 27, 2009.

db/db +Joseph Martin Kretzschmar, Emily Ruth Kretzschmar, 308 7th Ave SE, Clark, SD 57225-1817  
 aty +Bruce P. Bauer, 100 S. Maple, Suite 312, Watertown, SD 57201-3784  
 tr +Forrest C. Allred, 14 Second Ave SE Ste 200, Aberdeen, SD 57401-4246  
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 939428 AAA Collections, PO Box 881, Sioux Falls, SD 57101-0881  
 939430 +AW Geez, Inc, 10 E. Hwy 12, Webster, SD 57274-1141  
 939429 American Family, PO Box 9462, Minneapolis, MN 55440-9462  
 939431 Bank Of America, PO Box 15726, Wilmington, DE 19886-5726  
 939433 Carlson's Northside, 620 Dakota North, Huron, SD 57350  
 939434 Citi Card, PO Box 688917, Des Moines, IA 50368-8917  
 939436 +Clark Community Pharmacy, Inc, 211 N. Commercial St., Clark, SD 57225-1525  
 939437 +Clark County Ambulance, PO Box 294, Clark, SD 57225-0294  
 939438 +Clark Doland Concrete, PO Box 132, Clark, SD 57225-0132  
 939439 +Clark Liquors, 125 1st Ave E, Clark, SD 57225-1712  
 939440 +Clyde's Transmission, 808 North Cloud St., Clark, SD 57225-1561  
 939441 +Credit Bureau Check Collections, PO Box 234, Watertown, SD 57201-0234  
 939442 +Credit Bureau Of Watertown, PO Box 234, Watertown, SD 57201-0234  
 939443 +Dacotah Bank, PO Box 596, Webster, SD 57274-0596  
 939444 +Diagnostic Radiology, 1201 Mickelson Drive #2, Watertown, SD 57201-7253  
 939447 +Greenfield's Short Stop, 801 1st Ave E, Clark, SD 57225-1705  
 939448 ITC, PO Box 218, Clark, SD 57225-0218  
 939449 +James Peckham, 201 1st Ave W, Clark, SD 57225-1625  
 939450 +Ken's Fairway, 106 N. Commercial St., Clark, SD 57225-1524  
 939451 +LVNV Funding, LLC, P.O.Box 3038, Evansville, IN 47730-3038  
 939453 North Shore Agency, Inc, 270 Spagnoli Road, Suite 111, Melville, NY 11747-3515  
 939454 Ophthalmology LTD, 6601 S. Minnesota Ave, Suite 200, Sioux Falls, SD 57108-2564  
 939455 +Prairie Lakes Healthcare, PO Box 1210, Watertown, SD 57201-6210  
 939456 +Ritter's Repair, Inc, 602 1st Ave West, Clark, SD 57225-1304  
 939457 +Sanford Clinic, 901 4th St. NW, Watertown, SD 57201-1558  
 939458 +Sportsman Bar, 102 1st Ave E, Clark, SD 57225-1510  
 939462 TRS Recovery Services, Inc, PO Box 60022, City Of Industry, CA 91716-0022  
 939460 +Time Out, 116 1st Ave E, Clark, SD 57225-1510  
 939461 +Tolkamp House Moving Inc, 21680 471st Ave, Brookings, SD 57006-7098  
 939463 Union Bank And Trust Company, PO Box 82535, Lincoln, NE 68501-2535  
 939464 +Walmart, 1201 29th St. SE, Watertown, SD 57201-9179  
 939465 Warriors One Stop, 811 N. 2nd Ave, Clark, SD 57225  
 939466 +Watertown Anesthesia, P.C., PO Box 290, Watertown, SD 57201-0290  
 939467 Wegeman Oil, 203 Ramney Ave, Raymond, SD 57258  
 939468 Wells Fargo Home Mortgage, PO Box 5296, Carol Stream, IL 60197-5296  
 939469 +Westside Implement, 1212 1st Ave W, Clark, SD 57225-1562  
 939470 +Wiles & Ryland, PO Box 227, Watertown, SD 57201-0227

The following entities were noticed by electronic transmission on Jun 25, 2009.

939431 EDI: BANKAMER2.COM Jun 25 2009 17:23:00 Bank Of America, PO Box 15726,  
 Wilmington, DE 19886-5726  
 939432 EDI: CAPITALONE.COM Jun 25 2009 17:23:00 Capitol One, PO Box 60024,  
 City Of Industry, CA 91716-0024  
 939435 EDI: CIAC.COM Jun 25 2009 17:23:00 Citi Financial, PO Box 6931, The Lakes, NV 88901-6931  
 939445 EDI: DISCOVER.COM Jun 25 2009 17:23:00 Discover Card, PO Box 30395,  
 Salt Lake City, VT 84130-0395  
 939446 +EDI: AMINFOFP.COM Jun 25 2009 17:23:00 First Premier Bank, PO Box 1348,  
 Sioux Falls, SD 57101-1348  
 939452 EDI: WFNNB.COM Jun 25 2009 17:23:00 Maurices/WFNNB, Bankruptcy Department, PO Box 182125,  
 Columbus, OH 43218-2125  
 939459 EDI: NEXTEL.COM Jun 25 2009 17:23:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0869-1  
Case: 09-10142

User: msem  
Form ID: b9a

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.